Certificate Number: 20668-NJ-DE-038755547

Bankruptcy Case Number: 19-24788



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 10, 2024</u>, at <u>9:17</u> o'clock <u>AM EDT</u>, <u>David G Dudick</u> completed a course on personal financial management given <u>by internet</u> by <u>Andrew Finberg</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 11, 2024 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator